

## EQUITAS SMALL FINANCE BANK LIMITED

No. 769, Spencer Plaza, 4th Floor, Phase-II, Anna Salai,  
Chennai - 600 002. Tel : 044 - 42995000 Fax : 044 - 42995050  
Toll Free : 1800 - 3000 - 5060 E-mail : vfcustomer@equitas.in  
CIN No. : U65191TN1993PLC025280

### USED / REFINANCE

Application No. :

483477

Branch

SANGLI



Applicant



Recent colour photo  
with signature across

Co-Applicant 2

Recent colour photo  
with signature across

Guarantor 1

Recent colour photo  
with signature across

Guarantor 2

Applicant ☒ Individual ☐ Non-Individual ☐ New ☐ Existing Customer, if existing customer / Group, please provide Folio ID \_\_\_\_\_  
UC IC ID \_\_\_\_\_

### PERSONAL DETAILS

Applicant Name : Mr. / Mrs. / Ms. / M/s. SHAJIMANT HANUMANT BHINDE

S/W/D: \_\_\_\_\_ Father's / Spouse Name HANUMANT

Date of Birth : 05/04/1972 Age : 47 Mother Name SHALAM

Residential Status : ☒ Resident ☐ Non Resident ☐ FIO ☐ Foreign National ☐ Citizenship ☒ Indian ☐ Gender : ☒ Male ☐ Female

Marital Status : ☐ Single ☒ Married Wedding Anniversary Date 01/06/1988 No. of dependants 4 ☐ Adult ☐ Children

Religion ☒ Hindu ☐ Christian ☐ Muslim ☐ Others Customer Category : ☐ OBC ☐ SC ☐ ST ☒ Others Physically Challenged : ☐ Yes ☒ No

Name of Children	Date of Birth	Sex	Class, if Student	School / College / Occupation
2	2			1

Current Address : D.No. \_\_\_\_\_ Street Name : RAM NAGAR

City : JAYSINGPUR Locality : JAYSINGPUR

State : MAHARASHTRA District : KOLHAPUR

Pin : 416101 Nearest Land Mark NER. NAVAJIVAN COLLEGE

☐ Please tick, if current address & permanent address are the same

Permanent Address : D.No. \_\_\_\_\_ Street Name : \_\_\_\_\_

City : \_\_\_\_\_ Locality : \_\_\_\_\_

State : \_\_\_\_\_ District : \_\_\_\_\_

Pin : \_\_\_\_\_ Nearest Land Mark \_\_\_\_\_

Office / Communication Address : D.No. \_\_\_\_\_ Street Name : \_\_\_\_\_

City : \_\_\_\_\_ Locality : \_\_\_\_\_

State : \_\_\_\_\_ District : \_\_\_\_\_

Pin : \_\_\_\_\_ Nearest Land Mark \_\_\_\_\_

Phone (with STD Code) : (R) \_\_\_\_\_ (O) \_\_\_\_\_ Mobile : 9850075855

Distance from Equitas Branch : Res 12 kms. Off \_\_\_\_\_ kms. E-mail ID \_\_\_\_\_

Education Details : ☐ Matric ☐ Under Graduate ☐ Graduate ☐ PG, if Professional ☒ Others \_\_\_\_\_



Current Residential Status : ☐ Owned ☐ Rental ☐ Lease ☐ Others \_\_\_\_\_ Years at Residence \_\_\_\_\_  
Customer Type - Proprietorship / Individual ☐ FTU ☐ Proprietorship ☐ Partnership ☐ Pvt. Ltd. ☐ Public Ltd. ☐ Govt. Public Sector ☐ Trust / Society  
Business Type - ☐ Agriculture ☐ Transport ☐ Manufacturing ☐ Trading ☐ Others \_\_\_\_\_  
Business Start Date \_\_\_\_\_ Years in Current Business \_\_\_\_\_ Nature of Business \_\_\_\_\_  
Agri Proof ☐ Yes ☐ No Agricultural Income : ☐ Yes ☐ No Annual Income \_\_\_\_\_ No. of Acres \_\_\_\_\_  
If yes, no. of Vehicles Owned \_\_\_\_\_ Gross Monthly Income \_\_\_\_\_ Annual Income for Self-Employed \_\_\_\_\_  
Annual turnover \_\_\_\_\_ Other source of Income \_\_\_\_\_

Co-Applicant 1 Name : Mr. / Mrs. / Ms. / M/s. PRAVIN SHRIMANT SHINDE  
S/W/D: \_\_\_\_\_ Father's / Spouse Name SHRIMANT SHINDE  
Date of Birth : 06/05/1995 Age : 24 Mother Name MAHAMAKDA  
Residential Status : ☒ Resident ☐ Non Resident ☐ FIO ☐ Foreign National ☐ Citizenship INDIAN ☐ Gender : ☒ Male ☐ Female  
Marital Status : ☐ Single ☒ Married Wedding Anniversary Date 4/10/2017 No. of dependants 2 ☐ Adult ☐ Children  
Religion ☐ Hindu ☐ Christian ☐ Muslim ☐ Others \_\_\_\_\_ Customer Category : ☐ OBC ☐ SC ☐ ST ☐ Others \_\_\_\_\_ Physically Challenged : ☐ Yes ☒ No  
Applicant ☒ Individual ☐ Non-Individual ☐ New ☐ Existing Customer, if existing customer / Group, please provide Folio ID \_\_\_\_\_  
UC IC ID \_\_\_\_\_

Current Address : D.No. \_\_\_\_\_ Street Name : RAM NAGAR  
City : JAYSINGPORA Locality : JAYSINGPORA  
State : MAHARASHTRA District : KOLHAPUR  
Pin : 416101 Nearest Land Mark NEB. CHATE CLASS  
☐ Please tick, if current address & permanent address are the same [Relation with Applicant - Son]

Office / Communication Address : D.No. \_\_\_\_\_ Street Name : \_\_\_\_\_  
City : \_\_\_\_\_ Locality : \_\_\_\_\_  
State : \_\_\_\_\_ District : \_\_\_\_\_  
Pin : \_\_\_\_\_ Nearest Land Mark \_\_\_\_\_

Phone (with STD Code) : (R) \_\_\_\_\_ (O) \_\_\_\_\_ Mobile : 9011935858  
Distance from Equitas Branch : Res 12 kms. Off \_\_\_\_\_ kms. E-mail ID \_\_\_\_\_

Education Details : ☐ Matric ☐ Under Graduate ☐ Graduate ☐ PG If Professional ☐ Others \_\_\_\_\_

Current Residential Status : ☐ Owned ☐ Rental ☐ Lease ☐ Others \_\_\_\_\_ Years at Residence \_\_\_\_\_

Customer Type - Proprietorship / Individual ☐ FTU ☐ Proprietorship ☐ Partnership ☐ Pvt. Ltd. ☐ Public Ltd. ☐ Govt. Public Sector ☐ Trust / Society

Business Type - ☐ Agriculture ☐ Transport ☐ Manufacturing ☐ Trading ☐ Others \_\_\_\_\_

Business Start Date \_\_\_\_\_ Years in Current Business \_\_\_\_\_ Nature of Business \_\_\_\_\_

Agri Proof ☐ Yes ☐ No Agricultural Income : ☐ Yes ☐ No Annual Income \_\_\_\_\_ No. of Acres \_\_\_\_\_

If yes, no. of Vehicles Owned \_\_\_\_\_ Gross Monthly Income \_\_\_\_\_ Annual Income for Self-Employed \_\_\_\_\_

Annual turnover \_\_\_\_\_ Other source of Income \_\_\_\_\_

Co-Applicant 2 Name : Mr. / Mrs. / Ms. / M/s. \_\_\_\_\_

S/W/D: \_\_\_\_\_ Father's / Spouse Name \_\_\_\_\_

Date of Birth : \_\_\_\_\_ Age : \_\_\_\_\_ Mother Name \_\_\_\_\_

Residential Status : ☐ Resident ☐ Non Resident ☐ FIO ☐ Foreign National ☐ Citizenship \_\_\_\_\_ ☐ Gender : ☐ Male ☐ Female

Marital Status : ☐ Single ☐ Married Wedding Anniversary Date \_\_\_\_\_ No. of dependants \_\_\_\_\_ ☐ Adult ☐ Children

Religion ☐ Hindu ☐ Christian ☐ Muslim ☐ Others \_\_\_\_\_ Customer Category : ☐ OBC ☐ SC ☐ ST ☐ Others \_\_\_\_\_ Physically Challenged : ☐ Yes ☐ No

Applicant ☐ Individual ☐ Non-Individual ☐ New ☐ Existing Customer, if existing customer / Group, please provide Folio ID \_\_\_\_\_

UC IC ID \_\_\_\_\_

Current Address : D.No. \_\_\_\_\_ Street Name : \_\_\_\_\_

City : \_\_\_\_\_ Locality : \_\_\_\_\_

State : \_\_\_\_\_ District : \_\_\_\_\_

Pin : \_\_\_\_\_ Nearest Land Mark \_\_\_\_\_

☐ Please tick, if current address & permanent address are the same



**Office / Communication  
Address :**

D.No.

Street Name :

City :

Locality :

State :

District :

Pin :

Nearest Land Mark

Phone (with STD Code) : (R)

(O)

Mobile :

Distance from Equitas Branch : Res \_\_\_\_\_ kms. Off \_\_\_\_\_ kms. E-mail ID \_\_\_\_\_

Education Details : ☐ Matric ☐ Under Graduate ☐ Graduate ☐ PG If Professional ☐ Others \_\_\_\_\_

Current Residential Status : ☐ Owned ☐ Rental ☐ Lease ☐ Others \_\_\_\_\_ Years at Residence \_\_\_\_\_

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If yes, no. of Vehicles Owned \_\_\_\_\_ Gross Monthly Income \_\_\_\_\_ Annual Income for Self-Employed \_\_\_\_\_

Annual turnover \_\_\_\_\_ Other source of Income \_\_\_\_\_

**GUARANTOR 1 Name** Mr. / Mrs. / Ms. / M/s.

S/W/D:

Father's / Spouse Name

Date of Birth :

Age :

Mother Name

Residential Status : ☐ Resident ☐ Non Resident ☐ FIO ☐ Foreign National ☐ Citizenship \_\_\_\_\_ Gender : ☐ Male ☐ Female

Marital Status : ☐ Single ☐ Married Wedding Anniversary Date \_\_\_\_\_ No. of dependants \_\_\_\_\_ ☐ Adult ☐ Children

Religion ☐ Hindu ☐ Christian ☐ Muslim ☐ Others Customer Category : ☐ OBC ☐ SC ☐ ST ☐ Others Physically Challenged : ☐ Yes ☐ No

**Residence Address :**

D.No.

Street Name :

City :

Locality :

State :

District :

Pin :

Nearest Land Mark

Phone (with STD Code) : (R)

(O)

Mobile :

Distance from Equitas Branch : Res \_\_\_\_\_ kms. Off \_\_\_\_\_ kms. E-mail ID \_\_\_\_\_

Applicant ☐ Individual ☐ Non-Individual ☐ New ☐ Existing Customer, if existing customer / Group, please provide Folio ID \_\_\_\_\_

UC IC ID \_\_\_\_\_

**Office / Communication  
Address :**

D.No.

Street Name :

City :

Locality :

State :

District :

Pin :

Nearest Land Mark

**GUARANTOR 2 Name** Mr. / Mrs. / Ms. / M/s.

S/W/D:

Father's / Spouse Name

Date of Birth :

Age :

Mother Name

Residential Status : ☐ Resident ☐ Non Resident ☐ FIO ☐ Foreign National ☐ Citizenship \_\_\_\_\_ Gender : ☐ Male ☐ Female

Marital Status : ☐ Single ☐ Married Wedding Anniversary Date \_\_\_\_\_ No. of dependants \_\_\_\_\_ ☐ Adult ☐ Children

Religion ☐ Hindu ☐ Christian ☐ Muslim ☐ Others Customer Category : ☐ OBC ☐ SC ☐ ST ☐ Others Physically Challenged : ☐ Yes ☐ No

**Residence Address :**

D.No.

Street Name :

City :

Locality :

State :

District :

Pin :

Nearest Land Mark

Phone (with STD Code) : (R)

(O)

Mobile :

Distance from Equitas Branch : Res \_\_\_\_\_ kms. Off \_\_\_\_\_ kms. E-mail ID \_\_\_\_\_



Applicant ☐ Individual ☐ Non-Individual ☐ New ☐ Existing Customer, if existing customer / Group, please provide Folio ID \_\_\_\_\_

UC IC ID \_\_\_\_\_

**Office / Communication**

**Address :**

D.No. \_\_\_\_\_

Street Name : \_\_\_\_\_

City : \_\_\_\_\_

Locality : \_\_\_\_\_

State : \_\_\_\_\_

District : \_\_\_\_\_

Pin : \_\_\_\_\_

Nearest Land Mark \_\_\_\_\_

**APPLICANT BANK DETAILS :**

Bank Name State bank of India

Acc. No. 32907747988

Branch Name JAYSINGPUR

A/c. Type : ☒ S.B. ☐ Curr. A/c. ☐ C.C. ☐ OD. MICR No. 4160025

IFSC Code SBIN0011186

Average Bank Balance \_\_\_\_\_

No. of Bounce \_\_\_\_\_

PAN No. CTLPS8496Q

Aadhar No. 54175302

Ration Card No. 6145

DL No. & Category / Expiry Date \_\_\_\_\_

**CO-APPLICANT 1 BANK DETAILS :**

Bank Name \_\_\_\_\_

Acc. No. \_\_\_\_\_

Branch Name \_\_\_\_\_

A/c. Type : ☐ S.B. ☐ Curr. A/c. ☐ C.C. ☐ OD. MICR No. \_\_\_\_\_

IFSC Code \_\_\_\_\_

Average Bank Balance \_\_\_\_\_

No. of Bounce \_\_\_\_\_

PAN No. GETPS623CF

Aadhar No. 59269029

Ration Card No. 0753

DL No. & Category / Expiry Date \_\_\_\_\_

**CO-APPLICANT 2 BANK DETAILS :**

Bank Name \_\_\_\_\_

Acc. No. \_\_\_\_\_

Branch Name \_\_\_\_\_

A/c. Type : ☐ S.B. ☐ Curr. A/c. ☐ C.C. ☐ OD. MICR No. \_\_\_\_\_

IFSC Code \_\_\_\_\_

Average Bank Balance \_\_\_\_\_

No. of Bounce \_\_\_\_\_

PAN No. \_\_\_\_\_

Aadhar No. \_\_\_\_\_

Ration Card No. \_\_\_\_\_

DL No. & Category / Expiry Date \_\_\_\_\_

**GUARANTOR 1 BANK DETAILS :**

Bank Name \_\_\_\_\_

Acc. No. \_\_\_\_\_

Branch Name \_\_\_\_\_

A/c. Type : ☐ S.B. ☐ Curr. A/c. ☐ C.C. ☐ OD. MICR No. \_\_\_\_\_

IFSC Code \_\_\_\_\_

Average Bank Balance \_\_\_\_\_

No. of Bounce \_\_\_\_\_

PAN No. \_\_\_\_\_

Aadhar No. \_\_\_\_\_

Ration Card No. \_\_\_\_\_

DL No. & Category / Expiry Date \_\_\_\_\_

**GUARANTOR 2 BANK DETAILS :**

Bank Name \_\_\_\_\_

Acc. No. \_\_\_\_\_

Branch Name \_\_\_\_\_

A/c. Type : ☐ S.B. ☐ Curr. A/c. ☐ C.C. ☐ OD. MICR No. \_\_\_\_\_

IFSC Code \_\_\_\_\_

Average Bank Balance \_\_\_\_\_

No. of Bounce \_\_\_\_\_

PAN No. \_\_\_\_\_

Aadhar No. \_\_\_\_\_

Ration Card No. \_\_\_\_\_

DL No. & Category / Expiry Date \_\_\_\_\_

**REFERENCES (Atleast one reference to be from the trade)**

**Reference - 1**

Name of the Person SHIVRAJ MAHATME

Relationship with Applicant FRIEND

Address A/P - JAYSINGPUR

TAL - SHIROL KOLHAPUR

Business / Employment \_\_\_\_\_

Tel. No. \_\_\_\_\_

Mobile : 9975152233

If existing, Customer Agreement No. : \_\_\_\_\_

Customer Code : \_\_\_\_\_

**Reference - 1**

Name of the Person MAHEMDRA THOMKE

Relationship with Applicant FRIEND

Address A/P - JAYSINGPUR

TAL - SHIROL KOLHAPUR

Business / Employment \_\_\_\_\_

Tel. No. \_\_\_\_\_

Mobile : 9665324341

If existing, Customer Agreement No. : \_\_\_\_\_

Customer Code : \_\_\_\_\_

**ASSET DETAILS**

**PRODUCT :**

☐ HCV

☐ LCV

☐ Mini LCV

☐ TRACTOR ☐ MUV

☐ OTHERS

SCHEME LCATA

**FIN PRODDUCT :**

☒ Used

☒ Refinance

☐ Takeover

☐ Topup I

☐ RC limit case

☒ Normal



## TERMS

IDV Value (Rs.): \_\_\_\_\_ Valuation Rs. 5,30,000 Grid Rs.: \_\_\_\_\_ Make: Eicher Model: 10.90.  
 ASSET Reg. No. MH09BC5434 Manufacturer: Eicher Year of manufacturer 2007

**Source :** ☐ Direct ☐ Telecalling ☐ Reference ☐ Employee ☐ Empanelled Broker ☐ Others \_\_\_\_\_

Loan Amount: 8,50,000/-

**Insurance Details :** Life Cover Amount \_\_\_\_\_

Margin : Rs. \_\_\_\_\_ %

Personal Accident Cover (PAC) Amount \_\_\_\_\_

**Amount Financed :** 3,50,000/-

Insurance Expiry Date & Company Name \_\_\_\_\_

Tenure 36 Repayable in \_\_\_\_\_

**MI Amount :** \_\_\_\_\_

Holiday Period : 0 days 30 days

Service charges \_\_\_\_\_

Flat Rate 22.01 Gross IRR \_\_\_\_\_ Net IRR 22.01

Permit Status ☐ Surrender ☐ Transfer Tax arrears - ☐ Yes ☐ No

**Installment Pattern :** \_\_\_\_\_

Please (✓) as applicable

1. Credit shield Life Insurance Required ☒ Yes ☐ No If Yes, Premium Rs. \_\_\_\_\_
2. Vehicle Insurance Required ☒ Yes ☐ No If Yes, Premium Rs. \_\_\_\_\_
3. Vehicle viability Report Enclosed ☒ Yes ☐ No
4. Vehicle Insurance Expiry Date \_\_\_\_\_

  
Customer Signature

**Broker Details :** Broker Name \_\_\_\_\_ Brokerage \_\_\_\_\_

## REPAYMENT MODE

☐ PDC ☒ NACH ☐ RPDC ☐ NPDC

☐ At Branch  
☐ By Relationship Officer

NPDC Charges 2,500 + Service Tax

RPDC Charges 1,500 + Service Tax

## YOUR AUTHORISATION TO US

### DECLARATION :

- I/We here by apply for a loan or asset finance facility as indicated above and declare that all the particulars furnished by me/us including information furnished by the Co-Applicant/ Guarantor to the Bank or given in the Application Form is true, correct and complete in all respects. I/We have not withheld/suppressed any information on our financial position/any other information which might affect the decision making of the Bank on this application.
- I / We have read the Application Form and I am/ We are fully aware of all the terms and conditions of availing the finance from the Bank.
- I/We understand and agree that the sanction and / or disbursement of the loan/finance is at the absolute and sole discretion of the Bank and is upon executing necessary securities / documents by me / us. In case this application is rejected for whatsoever reasons, I / We reserve no right to appeal and I/we accept that no reason needs to be given by the Bank for any rejection.
- I/We authorise the Bank and/or its associates to verify/make any enquiries on any information submitted by me/us or pertaining to me / us in any manner with any person and further authorise its associates. I / We authorise Company to share any information pertaining to me / us with any person for the purpose of credit appraisal / for any other purpose.
- I / We will not hold the Bank to retain or its associates responsible for use of such information by any person / organisation.  
 The Bank reserves the right the photographs and documents submitted with this application and will not return the same to me applicant at any point of time.
- I / We further agree that this loan shall be governed by the credit approval norms of the Bank as in force from time to time.
- I am / we are aware that the processing fees and the applicable taxes collected from me / us is non refundable under any circumstances.
- I / We here by declare that I / We are not in anyway directly or indirectly related or connected to the Directors of the Bank as contemplated under the provision of the Indian Bank Act.
- I / We hereby confirm that I / We or any of my / our family member / close relative is not a politically exposed person as defined by the Bank guidelines of RBI.
- I / We further declare and undertake to intimate the Bank immediately upon any change in the above status.
- The Borrower / Co-Borrower declare/s, assure/s and state/s that, the borrower and co-borrower is / are not a director or a specified near relative of a director and / or senior officer of the bank.



2. I/We confirm that:

- No Cash / bearer cheque has been collected from me / us towards processing fees / administration fees in respect of the loan application.
- No discount / free gift or any other commitment has been given, whatsoever, which is not documented by the Company or by any of its authorised representatives.
- I/We have not made any payment in any mode for processing the loan to any executive of the Company / any other person.

I hereby authorise the Company to deduct an amount of Rs. \_\_\_\_\_/- towards processing fee from the loan disbursement amount.

This request may be treated as proposal on the basis of which, I may be included in the credits shield life Insurance Policy as indicated by me aforesaid. I agree that:

- the cover and any claim thereunder shall be subject to the terms of the aforesaid Insurance Policy issued, which shall be binding upon me.
- grant of cover shall be at the sole discretion of the Credit Shield Life Insurance Company and this request for cover shall be deemed to be accepted by them only upon issue of Certificate of Insurance in my favour.

Subject to the above, I hereby nominate my Son (relationship) Mr./Mrs. Pravin S. Shinde to receive any benefit under the above Policy. Signed in presence of Me, who stands as Guarantor to this application and agrees to pay the Bank directly, in the event of the Applicant failing to pay on the due date or on being asked to pay by the Bank, whichever occurs earlier.

Please ensure that you DO NOT MAKE ANY PAYMENT WHATSOEVER INCLUDING SERVICE CHARGES BY CASH to us or to any one representing us. Kindly ensure that all payments are made directly to "Equitas Small Finance Bank Limited" only by crossed cheque / demand draft. For any clarifications, statements or other requirements please write to our "Customer Care Cell" at Spencer Plaza, No. 769, 4th Floor, Phase-II, Anna Salai, Chennai-600 002. E-mail: vfcustomer@equitas.in

Documents to be provided: ☐ Income proof: 6 months bank statement & 2 years IT Return (or) Form 16 ☐ ID Proof: Passport/Pan Card / Voter ID Card / Aadhar Card / Driving Licence/Ration Card/Identity Card (subject to the ESFB satisfaction)/Letter from recognized public authority or public servant verifying the identity and residence. Address proof: Telephone bill/Bank account statement / Letter from any recognized public authority / Electricity bill / Ration Card ☐ Loan Documents (As advised by credit) ☐ Other

Applicant Signature

Co-Applicant 1 Signature

Co-Applicant 2 Signature

Guarantor 1 Signature

Guarantor 2 Signature

### Declaration by Sales (For office use only)

I/We hereby declare that I/We have met the customer in person and obtained all documents / papers from the customer and the information furnished is / are true to my / our information & belief. I/We confirm that all documents collected & submitted are genuine and are not forged or fabricated. The Applicant, Co-Applicant & Guarantor affixed their signature on the application in my / our presence. I/We have explained the scheme to the customer. All payments relating to this transaction have been collected only in BANK NAME.

Signature

Signature

Executive Name & Code

BM Name & Code

Sourced by

Approved by

Escalation Approval by

Field Investigation by

Name

Name

Name

Name

Emp. Code

Emp. Code

Emp. Code

Emp. Code